From: <u>Jeffrey Lane</u>

To: Public Hearing;

CC:

Subject: The end of local buisness

Date: Sunday, April 09, 2006 5:00:56 PM

Attachments:

IF wal-mart does indeed start a chain of banks then it will just do what the atomic bomb did for america in world war 2, except instead of Japan it iwll be local buisness that will lose.

Local buisnesses start through loans most of the time, and if you plan to start this buisness useing a bank of the lieks of wal-mart they could easily steal your plan for the buisness or deny the loan. you may ask what the problem in going to another bank is, well the problem would be the lack of banks around. I have seen the wal-mart corporate juggernaut roll through my town and push 2 grocery stores out of buisness and many other small shops that did just one thing like make key's or sell sports equipment out of buisness. Yes this is america and we are founded on capatilism but there is a point when free industy ends and monopolization starts and a bank of wal-mart would indeed be the shove over that line that started the dramatic end of free industry in america.